

UNITED STATES BANKRUPTCY COURT
SOUTHERN DISTRICT OF NEW YORK

In re Erica Itzhak
Debtor

Case No. 24-10669
Reporting Period: Mar-25

Social Security # xxx-xx-5103
(last 4 digits only)

**MONTHLY OPERATING REPORT
(INDIVIDUAL WAGE EARNERS)**

File with the Court and submit a copy to the United States Trustee within 20 days after the end of the month and submit a copy of the report to any official committee appointed in the case.

(Reports for Rochester and Buffalo Divisions of Western District of New York are due 15 days after the end of the month, as are the reports for Southern District of New York.)

REQUIRED DOCUMENTS	Form No.	Document Attached	Explanation Attached
Schedule of Cash Receipts and Disbursements	MOR-1 (INDV)	Y	
Bank Reconciliation (or copies of debtor's bank reconciliations)	MOR-1 (CONT)	Y	
Copies of bank statements			
Disbursement Journal	MOR-2 (INDV)	Y	
Balance Sheet	MOR-3 (INDV)	Y	
Copies of tax returns filed during reporting period			
Summary of Unpaid Post-petition Debts	MOR-4 (INDV)	Y	
Status of Secured Notes, Leases, Installment Payments	MOR-5 (INDV)	Y	
Debtor Questionnaire	MOR-6 (INDV)	Y	

I declare under penalty of perjury (28 U.S.C. Section 1746) that the documents attached to this report are true and correct to the best of my knowledge and belief.

//s// Erica Itzhak

Date 5/1/2025

Signature of Joint Debtor

Date _____

INDIVIDUAL DEBTOR CASH RECEIPTS AND CASH DISBURSEMENTS

(This Form must be submitted for each bank account maintained by the Debtor)

Amounts reported should be per the debtor's books, not the bank statement. The beginning cash should be the ending cash from the prior month or, if this is the first report, the amount should be the balance on the date the petition was filed. Attach the bank statements and a detailed list of all disbursements made during the report period that includes the date, the check number, the payee, the transaction description, and the amount. A bank reconciliation must be attached for each account. [See MOR-1 (CONT)]

	Current Month Actual	Cumulative Filing to Date Actual
Cash - Beginning of Month		
RECEIPTS		
Wages (Net)	\$6,719.18	
Interest and Dividend Income		
Alimony and Child Support	\$ -	
Social Security and Pension Income	\$ -	
Sale of Assets	\$ -	
Other Income - rent 10775 Sunset RidgeCircle	\$4,700	
Total Receipts	\$ 11,419.18	
DISBURSEMENTS		
ORDINARY ITEMS:		
Mortgage Payment(s)	\$7946.13*	
Rental Payment(s)	\$ -	
Other Secured Note Payments		
Utilities	\$85.51	
Insurance		
Auto Expense	\$ -	
Lease Payments	\$ -	
IRA Contributions	\$ -	
Repairs and Maintenance	\$ -	
Medical Expenses	\$25	
Food, Clothing, Hygiene		
Charitable Contributions	\$ -	
Wire Fees for DIP account	\$30	
Taxes - Real Estate	\$ -	
Taxes - Personal Property	\$ -	
Daughter's Student Loan Payment	\$215.95	
Travel and Entertainment		
HOA 10775 Sunset Ridge Circle	\$325	
maintenance 345 East 56th Street Apt 4D	\$2,241.59	
Total Ordinary Disbursements	\$10,869.18	
REORGANIZATION ITEMS:		
Professional Fees **	\$16,546	
U. S. Trustee Fees	\$ -	
Other Reorganization Expenses (<i>attach schedule</i>)	\$ -	
Total Reorganization Items	\$16,546.00	
Total Disbursements (Ordinary + Reorganization)	\$10,869.18	
Net Cash Flow (Total Receipts - Total Disbursements)	\$ 550.00	

In re Erica Itzhak

Case No. 24-10069

Debtor

Reporting Period:

Mar-25

Cash - End of Month (<i>Must equal reconciled bank statement</i>)	\$ 550.00	
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INDIVIDUAL DEBTOR CASH RECEIPTS AND CASH DISBURSEMENTS
(continuation sheet)

THE FOLLOWING SECTION MUST BE COMPLETED

DISBURSEMENTS FOR CALCULATING U.S. TRUSTEE QUARTERLY FEES: (FROM CURRENT MONTH ACTUAL COLUMN)

TOTAL DISBURSEMENTS	
LESS: TRANSFERS TO OTHER DEBTOR IN POSSESSION ACCOUNTS	
PLUS: ESTATE DISBURSEMENTS MADE BY OUTSIDE SOURCES (i.e. from escrow accounts)	
TOTAL DISBURSEMENTS FOR CALCULATING U.S. TRUSTEE QUARTERLY FEES	

*The HOA and mortgage for the Florida property payable to Bank of America are paid by my husband and he collects the rent for this property as well

In re Erica Itzhak

Debtor

** Pursuant to agreement and court order

Case No. 24-10069

Reporting Period:

Mar-25

In re Erica Itzhak
Debtor

Case No. 24-10669
Reporting Period: Mar-25

BANK RECONCILIATIONS

Continuation Sheet for MOR-1

A bank reconciliation must be included for each bank account. The debtor's bank reconciliation may be substituted for this page.

(Bank account numbers may be redacted to last four numbers.)

	Operating #	Payroll #	Tax #	Other #
BALANCE PER BOOKS				
BANK BALANCE				
(+) DEPOSITS IN TRANSIT (<i>ATTACH LIST</i>)	\$ -			
(-) OUTSTANDING CHECKS (<i>ATTACH LIST</i>):	\$ -			
OTHER (<i>ATTACH EXPLANATION</i>)	\$ -			
ADJUSTED BANK BALANCE *	\$ -			

*"Adjusted Bank Balance" must equal "Balance per Books"

OTHER

In re Erica Itzhak
Debtor

Case No. 24-10669
Reporting Period: Mar-25

BANK RECONCILIATIONS

Continuation Sheet for MOR-1

A bank reconciliation must be included for each bank account. The debtor's bank reconciliation may be substituted for this page.
(Bank account numbers may be redacted to last four numbers.)

	Operating #	Payroll #	Tax #	Other #
BALANCE PER BOOKS				
BANK BALANCE				
(+) DEPOSITS IN TRANSIT (<i>ATTACH LIST</i>)	\$ -			
(-) OUTSTANDING CHECKS (<i>ATTACH LIST</i>):	\$ -			
OTHER (<i>ATTACH EXPLANATION</i>)	\$ -			
ADJUSTED BANK BALANCE *	\$ -			

*"Adjusted Bank Balance" must equal "Balance per Books"

OTHER

In re Erica Itzhak

Case No. 24-10669

Debtor

Reporting Period:

Mar-25

DISBURSEMENT JOURNAL

CASH DISBURSEMENTS

BANK ACCOUNT DISBURSEMENTS

Total Disbursements for the Month \$ 5,715.10

BALANCE SHEET

The Balance Sheet is to be completed on an accrual basis only. Pre-petition liabilities must be classified separately from post-petition obligations.

ASSETS	BOOK VALUE AT END OF CURRENT REPORTING MONTH	BOOK VALUE ON PETITION DATE OR SCHEDULED AMOUNT
SCHEDULE A REAL PROPERTY		
Primary Residence	\$795,000	
10775 Sunset Ridge Circle, Boynton Beach, FL (50%)	\$375,000	
TOTAL REAL PROPERTY ASSETS	\$ 1,170,000.00	
SCHEDULE B PERSONAL PROPERTY		
Cash on Hand		
Bank Accounts	\$143.31	
Security Deposits		
Household Goods & Furnishings	\$ 3,000.00	
Books, Pictures, Art		
Wearing Apparel	\$ 3,500.00	
Furs and Jewelry	\$10,000	
Firearms & Sports Equipment		
Insurance Policies - whole life at maturity	\$500,000	
Annuities		
Education IRAs		
Retirement & Profit Sharing	\$29,500	
Stocks		
Partnerships & Joint Ventures		
Government & Corporate Bonds		
Accounts Receivable		
Alimony, maintenance, support or property settlements		
Other Liquidated Debts		
Equitable Interests in Schedule A property		
Contingent Interests		
Other Claims		
Patents & Copyrights		
Licenses & Franchises		
Customer Lists		
Autos, Trucks & Other Vehicles	\$60,000	
Boats & Motors		
Aircraft		
Office Equipment		
Machinery, supplies, equipment used for business		
Inventory		
Animals		
Crops		
Farming Equipment		
Farm Supplies		
Other Personal Property (attach schedule)		

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TOTAL PERSONAL PROPERTY		
TOTAL ASSETS	\$	606,143.31

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Reporting Period: Mar-25

TOTAL LIABILITIES	\$	2,800,134.82
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*Payable to Tarter Krinsky & Drogin LLP pursuant to agreement and court order

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SUMMARY OF UNPAID POST-PETITION DEBTS

	Number of Days Past Due				
	Current	0-30	31-60	61-90	Over 91
Mortgage					
Rent					
Secured Debt/Adequate Protection Payments					
Professional Fees	16546*	5659.75	15681	8397	2306
Other Post-Petition debt (<i>list creditor</i>)					
Total Post-petition Debts	\$16,546	5659.75	15681	8397	2306

Explain how and when the Debtor intends to pay any past due post-petition debts.

*Pursuant to agreement and court order

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Reporting Period: Mar-25

**POST-PETITION STATUS OF SECURED NOTES, LEASES PAYABLE
AND ADEQUATE PROTECTION PAYMENTS**

NAME OF CREDITOR	SCHEDULED MONTHLY PAYMENT DUE	AMOUNT PAID DURING MONTH	TOTAL UNPAID POST- PETITION
Quickborrow LLC	\$3,333	\$3,333	0
TD Auto Finance	\$715.61	\$715.61	0
Volvo Financial	\$731.21	\$731.21	0
TOTAL PAYMENTS		\$4,779.82	

INSTALLMENT PAYMENTS

DEBTOR QUESTIONNAIRE

Must be completed each month. If the answer to any of the questions is "Yes", provide a detailed explanation of each item. Attach additional sheets if necessary.		Yes	No
1	Have any funds been disbursed from any account other than a debtor in possession account this reporting period?		✓
2	Is the Debtor delinquent in the timely filing of any post-petition tax returns?		✓
3	Are property insurance, automobile insurance, or other necessary insurance coverages expired or cancelled, or has the debtor received notice of expiration or cancellation of such policies?		✓
4	Is the Debtor delinquent in paying any insurance premium payment?		✓
5	Have any payments been made on pre-petition liabilities this reporting period?		✓
6	Are any post petition State or Federal income taxes past due?		✓
7	Are any post petition real estate taxes past due?		✓
8	Are any other post petition taxes past due?		✓
9	Have any pre-petition taxes been paid during this reporting period?		✓
10	Are any amounts owed to post petition creditors delinquent?		✓
11	Have any post petition loans been received by the Debtor from any party?		✓
12	Is the Debtor delinquent in paying any U.S. Trustee fees?		✓
13	Is the Debtor delinquent with any court ordered payments to attorneys or other professionals?		✓



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STATEMENT OF ACCOUNT



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ERICA TOBI ITZHAK
DIP CASE 24-10669 SDNY
345 E 56TH ST A4D
NEW YORK NY 10022-3736

Page: 1 of 2
Statement Period: Feb 08 2025-Mar 07 2025
Cust Ref #: 4438592803-039-T-###
Primary Account #: 2803

Chapter 11 Checking

ERICA TOBI ITZHAK
DIP CASE 24-10669 SDNY

Account # 2803

ACCOUNT SUMMARY

Beginning Balance	363.00	Average Collected Balance	251.90
Electronic Deposits	5,400.00	Interest Earned This Period	0.00
Electronic Payments	2,241.59	Interest Paid Year-to-Date	0.00
Other Withdrawals	3,363.00	Annual Percentage Yield Earned	0.00%
Ending Balance	158.41	Days in Period	28

	Total for this cycle	Total Year to Date
Grace Period OD/NSF Refund	\$0.00	\$0.00

DAILY ACCOUNT ACTIVITY**Electronic Deposits**

POSTING DATE	DESCRIPTION	AMOUNT
02/10	eTransfer Credit, Online Xfer Transfer from CK 2876	2,200.00
02/19	eTransfer Credit, Online Xfer Transfer from CK 2876	3,100.00
03/06	eTransfer Credit, Online Xfer Transfer from CK 2876	100.00
Subtotal:		5,400.00

Electronic Payments

POSTING DATE	DESCRIPTION	AMOUNT
02/11	ELECTRONIC PMT-WEB, 345 EAST 56TH ST WEB PMTS JRZ371	2,241.59
Subtotal:		2,241.59

Other Withdrawals

POSTING DATE	DESCRIPTION	AMOUNT
02/19	WIRE TRANSFER OUTGOING, QUICK BORROW LLC	3,333.00
02/19	WIRE TRANSFER FEE	30.00
Subtotal:		3,363.00

DAILY BALANCE SUMMARY

DATE	BALANCE	DATE	BALANCE
02/07	363.00	02/19	58.41
02/10	2,563.00	03/06	158.41
02/11	321.41		

Call 1-800-937-2000 for 24-hour Bank-by-Phone services or connect to www.tdbank.com

How to Balance your Account

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Begin by adjusting your account register as follows:

- Subtract any services charges shown on this statement.
- Subtract any automatic payments, transfers or other electronic withdrawals not previously recorded.
- Add any interest earned if you have an interest-bearing account.
- Add any automatic deposit or overdraft line of credit.
- Review all withdrawals shown on this statement and check them off in your account register.
- Follow instructions 2-5 to verify your ending account balance.

- Your ending balance shown on this statement is:
- List below the amount of deposits or credit transfers which do not appear on this statement. Total the deposits and enter on Line 2.
- Subtotal by adding lines 1 and 2.
- List below the total amount of withdrawals that do not appear on this statement. Total the withdrawals and enter on Line 4.
- Subtract Line 4 from 3. This adjusted balance should equal your account balance.

1	Ending Balance	<u>158.41</u>
2	Total Deposits	<u>+ _____</u>
3	Sub Total	<u>_____</u>
4	Total Withdrawals	<u>- _____</u>
5	Adjusted Balance	<u>_____</u>

2 DEPOSITS NOT ON STATEMENT	DOLLARS	CENTS
Total Deposits		

4 WITHDRAWALS NOT ON STATEMENT	DOLLARS	CENTS
Total Withdrawals		

WITHDRAWALS NOT ON STATEMENT	DOLLARS	CENTS
Total Withdrawals		

FOR CONSUMER ACCOUNTS ONLY — IN CASE OF ERRORS OR QUESTIONS ABOUT YOUR ELECTRONIC FUNDS TRANSFERS:

If you need information about an electronic fund transfer or if you believe there is an error on your bank statement or receipt relating to an electronic fund transfer, telephone the bank immediately at the phone number listed on the front of your statement or write to:

TD Bank, N.A., Deposit Operations Dept, P.O. Box 1377, Lewiston, Maine 04243-1377

We must hear from you no later than sixty (60) calendar days after we sent you the first statement upon which the error or problem first appeared. When contacting the Bank, please explain as clearly as you can why you believe there is an error or why more information is needed. Please include:

- Your name and account number.
- A description of the error or transaction you are unsure about.
- The dollar amount and date of the suspected error.

When making a verbal inquiry, the Bank may ask that you send us your complaint in writing within ten (10) business days after the first telephone call.

We will investigate your complaint and will correct any error promptly. If we take more than ten (10) business days to do this, we will credit your account for the amount you think is in error, so that you have the use of the money during the time it takes to complete our investigation.

INTEREST NOTICE

Total interest credited by the Bank to you this year will be reported by the Bank to the Internal Revenue Service and State tax authorities. The amount to be reported will be reported separately to you by the Bank.

FOR CONSUMER LOAN ACCOUNTS ONLY — BILLING RIGHTS SUMMARY

In case of Errors or Questions About Your Bill:

If you think your bill is wrong, or if you need more information about a transaction on your bill, write us at P.O. Box 1377, Lewiston, Maine 04243-1377 as soon as possible. We must hear from you no later than sixty (60) days after we sent you the FIRST bill on which the error or problem appeared. You can telephone us, but doing so will not preserve your rights. In your letter, give us the following information:

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You do not have to pay any amount in question while we are investigating, but you are still obligated to pay the parts of your bill that are not in question. While we investigate your question, we cannot report you as delinquent or take any action to collect the amount you question.

FINANCE CHARGES: Although the Bank uses the Daily Balance method to calculate the finance charge on your Moneyline/Overdraft Protection account (the term "ODP" or "OD" refers to Overdraft Protection), the Bank discloses the Average Daily Balance on the periodic statement as an easier method for you to calculate the finance charge. The finance charge begins to accrue on the date advances and other debits are posted to your account and will continue until the balance has been paid in full. To compute the finance charge, multiply the Average Daily Balance times the Days in Period times the Daily Periodic Rate (as listed in the Account Summary section on the front of the statement). The Average Daily Balance is calculated by adding the balance for each day of the billing cycle, then dividing the total balance by the number of Days in the Billing Cycle. The daily balance is the balance for the day after advances have been added and payments or credits have been subtracted plus or minus any other adjustments that might have occurred that day. There is no grace period during which no finance charge accrues. Finance charge adjustments are included in your total finance charge.



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STATEMENT OF ACCOUNT



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ERICA TOBI ITZHAK
DIP CASE 24-10669 SDNY
345 E 56TH ST A4D
NEW YORK NY 10022-3736

Page: 1 of 4
Statement Period: Mar 08 2025-Apr 07 2025
Cust Ref #: 4438592803-039-T-###
Primary Account #: 2803

Chapter 11 Checking

ERICA TOBI ITZHAK
DIP CASE 24-10669 SDNY

Account # 2803

ACCOUNT SUMMARY

Beginning Balance	158.41	Average Collected Balance	230.36
Electronic Deposits	2,400.00	Interest Earned This Period	0.00
Other Credits	3,300.00	Interest Paid Year-to-Date	0.00
Electronic Payments	2,352.10	Annual Percentage Yield Earned	0.00%
Other Withdrawals	3,363.00	Days in Period	31
Ending Balance	143.31		

	Total for this cycle	Total Year to Date
Grace Period OD/NSF Refund	\$0.00	\$0.00

DAILY ACCOUNT ACTIVITY**Electronic Deposits**

POSTING DATE	DESCRIPTION	AMOUNT
03/10	eTransfer Credit, Online Xfer Transfer from CK 2876	2,400.00
Subtotal:		2,400.00

Other Credits

POSTING DATE	DESCRIPTION	AMOUNT
03/14	DEPOSIT TRANSFER, From Checking 2876	3,300.00
Subtotal:		3,300.00

Electronic Payments

POSTING DATE	DESCRIPTION	AMOUNT
03/10	DBCRD PUR AP, *****30193551736, AUT 030625 VISA DDA PUR AP FSI CONED BILL PAYMENT 800 752 6633 * NY	85.51
03/11	ELECTRONIC PMT-WEB, 345 EAST 56TH ST WEB PMTS HB5B91	2,241.59
03/17	DBCRD PUR AP, *****30193551736, AUT 031425 VISA DDA PUR AP NEURO SPECIALITIES LI GREAT NECK * NY	25.00
Subtotal:		2,352.10

Other Withdrawals

POSTING DATE	DESCRIPTION	AMOUNT
03/14	WIRE TRANSFER OUTGOING, QUICK BORROW LLC	3,333.00
03/14	WIRE TRANSFER FEE	30.00
Subtotal:		3,363.00

Call 1-800-937-2000 for 24-hour Bank-by-Phone services or connect to www.tdbank.com

How to Balance your Account

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- Subtract Line 4 from 3. This adjusted balance should equal your account balance.

1	Ending Balance	<u>143.31</u>
2	Total Deposits	<u>+ _____</u>
3	Sub Total	<u>_____</u>
4	Total Withdrawals	<u>- _____</u>
5	Adjusted Balance	<u>_____</u>

2 DEPOSITS NOT ON STATEMENT	DOLLARS	CENTS
Total Deposits		

4 WITHDRAWALS NOT ON STATEMENT	DOLLARS	CENTS
Total Withdrawals		

WITHDRAWALS NOT ON STATEMENT	DOLLARS	CENTS
Total Withdrawals		

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- Your name and account number.
- A description of the error or transaction you are unsure about.
- The dollar amount and date of the suspected error.

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- Your name and account number.
- The dollar amount of the suspected error.
- Describe the error and explain, if you can, why you believe there is an error. If you need more information, describe the item you are unsure about.

You do not have to pay any amount in question while we are investigating, but you are still obligated to pay the parts of your bill that are not in question. While we investigate your question, we cannot report you as delinquent or take any action to collect the amount you question.

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STATEMENT OF ACCOUNT

ERICA TOBI ITZHAK
DIP CASE 24-10669 SDNY

Page: 3 of 4
Statement Period: Mar 08 2025-Apr 07 2025
Cust Ref #: 4438592803-039-T-###
Primary Account #: 2803

DAILY BALANCE SUMMARY

DATE	BALANCE	DATE	BALANCE
03/07	158.41	03/14	168.31
03/10	2,472.90	03/17	143.31
03/11	231.31		

Please see important information on the back page

Call 1-800-937-2000 for 24-hour Bank-by-Phone services or connect to www.tdbank.com



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STATEMENT OF ACCOUNT

ERICA TOBI ITZHAK
DIP CASE 24-10669 SDNY

Page: 4 of 4
Statement Period: Mar 08 2025-Apr 07 2025
Cust Ref #: 4438592803-039-T-###
Primary Account #: 2803

We're committed to keeping you informed when it comes to your banking and want you to know about upcoming changes to your TD Bank Business Deposit Account Agreement.

TD Bank's Funds Availability Policy will be changing by July 1, 2025.

When you deposit a check, we'll continue to make \$100 available immediately and, typically, make the remaining funds available by the end of the first business day after we receive your deposit. **However, if a hold is placed on a check deposit, by July 1, you'll have access to more funds as follows:**

- **Today:** If a hold is applied, an additional \$125 is available by the end of the first business day after we receive your deposit.
- **By July 1:** We'll increase the amount available to \$175. This means, the first \$275 of your deposit will be available by the end of the first business day after we receive your deposit.

We'll also make more of your funds available for larger deposits:

- **Today:** Typically, we make the first \$5,525 of a day's total deposits available by the end of the first business day after we receive your deposit. Please see the TD Bank Business Deposit Account Agreement for details.
- **By July 1:** We'll increase that amount to \$6,725.

Questions?

Visit any TD Bank or call us at **1-888-751-9000**. We're glad to help.

Call 1-800-937-2000 for 24-hour Bank-by-Phone services or connect to www.tdbank.com